

7jgmtwoh (7/12)

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF MISSOURI**

***In Re:*** Buddy Ray Callaway, Jr. and Lisa Jo Callaway –  
ABOVE MED  
***Debtor***

***Bankruptcy Case No.***  
15-40840-can13

**Buddy Ray Callaway  
Lisa Jo Callaway**  
Plaintiff(s)

***Adversary Case No.***  
15-04038-can

v.

**CitiMortgage, Inc.  
Mortgage Electronic Registration Systems, Inc.  
First Magnus Financial Corporation**  
Defendant(s)

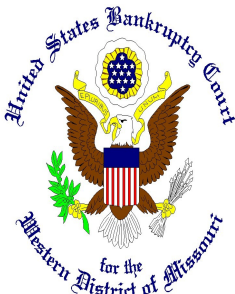
**JUDGMENT**

The issues of this proceeding having been duly considered by the Honorable Cynthia A. Norton , United States Bankruptcy Judge, and a decision having been reached without trial or hearing.

***IT IS ORDERED AND ADJUDGED:*** IT IS HEREBY ORDERED, ADJUDGED, AND DECREED that Claim 5–1 shall be treated as a secured debt in the amount of \$11,484.96 with respect to the Property and a general unsecured debt in the amount of \$11,484.97 in same;  
IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that CitiMortgage, Inc. shall amend Claim 5–1 within 14 days of this Order to properly identify the secured and unsecured portions of its lien interest in the Property;  
IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that Plaintiffs shall file an amended plan in the Bankruptcy to provide for treatment to CitiMortgage, Inc.s secured claim of \$11,484.96 to be paid in full over the life of said plan;  
IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that upon Plaintiffs completion of plan payments in the Bankruptcy, CitiMortgage, Inc. shall be required to release the Deed of Trust so that is shall not operate as an encumbrance upon the Property. In the event that CitiMortgage, Inc. fails to release the Deed of Trust, Plaintiffs may apply to this Court for an Order releasing the Deed of Trust, which Order may then be filed with the recorders office. If a discharge was entered in this case, no filing fee will be charged to reopen the Bankruptcy to obtain an Order releasing the Deed of Trust;  
IT IS FURTHER ORDERED, ADJUDGED, AND DECREED that Defendants Mortgage Electronic Registration Systems, Inc. and First Magnus Financial Corporation are dismissed from this Adversary action.

**Ann Thompson**  
Court Executive

By: /s/ Kristina D. Richardson  
Deputy Clerk



Date of issuance: 6/22/15

Court to serve